jxWvikxc Ges g¨v‡bR‡g›U

jxWvikxc n‡”Q MYgvby‡li mv‡_ m¤úwK©Z GKwU welq| GUv‡K wKQz `ÿZv mgwó ejv hvq, hvi d‡j mn‡hvMxZvi gva¨‡g A‡b¨i KvR‡K mnR K‡i †`qvi GK ¯^vfvweK ‡hvM¨Zv ^Zix nq| cÖ‡Póvi gva¨‡g D³ `ÿZv¸‡jv AR©b m¤¢e| wewfbœ wel‡qi Ávb Ges `ÿZv †h KviI _vK‡Z cv‡i Z‡e †h wZwb GKRb fv‡jv wjWvi n‡eb Zv wVK bq| GKRb jxWvi †h wb‡RB me KvR Ki‡eb GgbwUI bq| eis GKRb jxWv‡ii KvR n‡”Q Av‡b¨i Kv‡R mvnvh¨Kiv, A‡b¨i KvR‡K mnR K‡i †`qv, Kv‡Ri MVb-web¨vm wVK Kiv Ges Kv‡Ri cwiKíbv Kiv|

GLb cÖkœ n‡”Q g¨v‡bRvi Ges jxWvi Gi g‡a¨ cv_©K¨ wK?

g¨v‡bRvi mvaviYZ mgmvgwqK Ae¯’vi Av‡jv‡K KvR K‡ib| cÿvšÍ‡i wjWvi fwel¨‡Zi Av‡jv‡K KvR K‡ib|

g¨v‡bRvi wewfbœ cwiKíbv ev¯Íevqb K‡ib| cÿvšÍ‡i wjWvi `k©Y‡K DrmvwnZ K‡i|

GKRb cÖkvm‡Ki Kv‡Ri mKj wbiæËvc I GK‡N‡q AskwU‡K g¨v‡bR‡g›U wn‡m‡e AvL¨vwqZ Kiv hvq| cÿvšÍ‡i, GKRb G¨vWwgwb‡÷ªU‡ii Kv‡Ri mKj AvKl©Yxq I gRvi AskwU‡K †bZ…Z¡ wn‡m‡e AvL¨vwqZ Kiv hvq|

GKRb DËg jxWvi A‡b¨i Kv‡Ri g~j¨vqb K‡i Ges Zvi Kv‡R mvnvh¨ K‡i| A‡b¨i Kv‡Ri DrKl© mvabB GKRb DËg jxWv‡ii ^ewkó¨| GKRb jxWvi GKwU msMV‡bi †gvo Nywi‡q w`‡Z cv‡ib|

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cÖ_g gv‡mi KiYxq

Ux‡gi mv‡_ m¤úK© ˆZix

Avcbvi cÖwZ Av¯’v ˆZix

Ux‡gi mv‡_ wbqwgZ †hvMv‡hvM

mdjfv‡e wgwUs m¤úbœ Kiv

mdjfv‡e A_wiwU e¨envi Kiv

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cÖ_g gv‡m KiYxq

cwiwPZ nIqvt

cÖ_g gv‡m wZbwU jÿ¨t

1. wjWv‡ii g‡Zv nIqv (Av`e-Kvq`v Ges wbqgbxwZi Av‡jv‡K)

2. cÖ‡dkbvj m¤úK© M‡o †Zvjv

   eÜzZ¡t mvaviYZ e¨w³MZ Av`vb-cÖ`vb †Kw›`ªK n‡q _v‡K| †hgb, cvwievwiK K_vevZ©v, k‡Li Av‡jvPbv BZ¨vw`
   jÿ¨ GUv bq †h Aaxb¯Í‡`i mv‡_ eÜzZ¡ ¯’vcb Kiv| jÿ¨ n‡”Q GKUv cwRwUf Ges cvi‡mvbvj cvidi‡g‡Ýi mv‡_ mwbœ‡ewkZ m¤úK©| eÜzZ¡ n‡”Q e¨w³MZ eÜb Ges wµqv-cÖwZwµqv Gi mgwó| k³ †Kvb wdWe¨vK w`‡Z †M‡j eÜzi Rb¨

Zv KwVb n‡q c‡o| KviY eÜz‡Z¡ m¤ú‡K©i gv‡S cvidi‡gÝ RvZxq †Kvb welq _v‡K bv| wKš‘ GKRb wjWv‡ii me‡P‡q eo `vwqZ¡ n‡”Q cvidi‡g‡Ýi welq¸‡jv †`Lv| Ab¨ †h KviI †P‡q wjWvi wU‡gi cÖwZ †ekx `vqe× _v‡K|

‡cÖvWvKwUf cÖ‡dkbvj m¤úK© hw` eÜz‡Z¡i g‡Zv n‡q hvq Z‡e Zv‡K e¨w³MZ MwÛi g‡a¨ ivLv DwPr|

cÖ‡dkbvj m¤úK©t mvaviYZ †h KvR nv‡Z i‡q‡Q Zvi cvid‡g©‡Ýi Av‡jvPbv †Kw›`ªK n‡q _v‡K| †hgb, wKfv‡e Kv‡Ri cÖ‡mm cwieZ©b Kiv hvq|

3. mnRjf¨ _vKv
   - wbqwgZ †hvMv‡hvM
   - mdi

   ‡ekx †ekx A‡b‡Ki Kv‡Q mnRjf¨ _vK‡j Zv‡`i Kvh©m¤úv`b mnR Ges mdj n‡e|
   5-10% mgq P¨vwUs G e¨q Kiv hvq| ïay mvjvg Rvbv‡bv, Kzkjvw` Rvbv Ges Avcbv‡K mvnvh¨ Kivi Rb¨ Avwg wK Ki‡Z cvwi? Rvbv|
   ‡gBj ev †g‡mRt Avc‡WU, wU‡gi †Kvb KvR m¤úv`b Ges e¨w³MZ gyn‡Z©i D`hvcb BZ¨vw`|

<u>cwi¯‹vi nlqvt</u>

Avcwb Ges Avcbvi gvmyjt

Avcbvi cÖwZ Avcbvi gvmy‡ji G·‡c‡±kb ¸‡jv wK wK Zv fv‡jvfv‡e ey‡S †bqv Riæix? (GUv wbwðZ Kiv `iKvi †h Avcwb Ges Avcbvi gvmyj GKB iKg eyS‡Qb| G e¨vcv‡i †Kvb cÖKvi A¯úóZv _vKv wVK bq|)

cÖavb jÿ¨ ¸‡jv wK wK?
wU‡gi m`m¨‡`i cwieZ©‡bi e¨vcv‡i Av‡jvPbv Kiv|
cÖ‡qvRbxq wi‡mvm© Gi e¨vcv‡i Rvbv‡bv|

Avcwb Ges Avcbvi wUgt

jÿ¨ w¯’i Kiv Ges wU‡gi Av`e-Kvq`v, ixwZ-bxwZ Av‡jvPbv Kiv e¨vcv‡i wU‡gi mv‡_ mvÿvr Kiv| cÖavbZ †h welq¸‡jv wb‡q Av‡jvPbv Kiv DwPr Zv n‡jvt

cvidi‡gÝ wb‡q Av‡jvPbv Kiv (AZxZ, eZ©gvb Ges fwel¨r)

AR©b (mv¤úªwZK AR©bmg~n Ges gvBj‡óvbmg~n Rvbv)

jÿ¨ (cieZx© cvid‡g©Ý wcwiq‡Wi Rb¨ cÖavb jÿ¨mg~n ‡kqvi Kiv| GQvov `xN©‡gqv‡`i cvid‡g©‡Ýi ‡ÿ‡Î †Kvb jÿ¨ _vK‡j ZvI †kqvi Ki‡Z

cv‡ib| ‡Kvjve‡iwUf c×wZ‡Z jÿ¨ wba©viY wWK‡UwUs c×wZ‡Z jÿ¨ wba©vi‡Yi †_‡K DËg|)

Ux‡gi jÿ¨ cwi¯‹vi Kivt

- gvBj‡óvb †mU Kiv (cÖwZwU †Mvj Gi Rb¨)
- `vwqZ¡ e›Ub (cÖwZwU gvBj‡óv‡bi Rb¨)
- 1t1 wmwWDj †mU Kiv (d‡jv-Avc Gi gva¨‡g jÿ¨ AR©‡bi e¨vcv‡i AviI `„p I cwi¯‹vi Kiv)

Av`e-Kvq`v/ixwZbxwZt (wU‡gi AvPvi-AvPiYMZ mnR wKQz wbqgbxwZ)

wU‡gi ixwZbxwZ †mU Kivt

- cwRwUf nIqv|
- m¤§vb †`Lv‡bv|
- mgqvbyeZx© nIqv|
- cÖ¯‘Z _vKv|

wj‡L wU‡gi mKj m`m¨‡K w`‡Z n‡e|

ixwZbxwZ cÖwZwôZ Ki‡Z n‡e| Zv bv n‡j Gi Dëv cÖwZwµqv n‡Z cv‡i ev Ab_©K wKQz n‡Z cv‡i|

wb‡R Rvbv Ges †kLv

GUv mZ¨ †h Ux‡gi Ab¨ †h KviI †P‡q jxWvi‡K A‡bK †ekx cwikÖg Ki‡Z n‡e| A‡bK mgq ivZ †R‡M A‡bK KvR Ki‡Z n‡e| cwievi Ges wb‡Ri Rb¨ mgq LyeB Kg eivÏ cvIqv hv‡e| e¨w³MZ mg‡qi GKwU wmwWDj K‡i †bqv hvq|

‡bZ…‡Z¡i Rb¨ cÖ‡qvRbxq Ávb AR©‡bi Rb¨I mgq ivLv `iKvi| Ávb evov‡bvi m¤¢ve¨ Dcvq¸‡jvt

wkÿbxq welq¸‡jv evQvB Kiv (AvqvZ, nv`xm, mxivZ, Rxebx, AvwU©‡Kj, AwWI, wfwWI BZ¨vw`)

jxWvikxc m¤úwK©Z cÖwkÿY (†Kvb mdUIqvi n‡Z cv‡i ev †Kvb wel‡qi Dcvi Rvbv)

cÖ‡dkbvj †bUIqvK© ^Zix Kiv (hv‡`i mv‡_ mPivPi †`Lv mvÿvr nq)

‡bUIqvwK©s‡qi my‡hvM †bqv (†Kv_vI †`Lv n‡j)

wb‡Ri KvR m¤ú‡K© Rvbv (Kvi wK `vwqZ¡ Ges KvR wK Zv Rvbv, Kv‡Ri †dØv Rvbv)

AM©vbB‡Rk‡bi (□□□□□□□) Kv‡Ri wm‡÷g m¤ú‡K© Rvbv

wU‡gi mv‡_ m¤úK© ˆZix Kiv

m¤úK© ˆZixt

m¤úK© ej‡Z mnR Ges cwRwUf m¤úK© hv DËg Kv‡Ri wbðqZv †`q| m¤úK© ˆZixi A_© n‡”Q e¨w³MZ ch©v‡qi m¤úK© ˆZix Kiv|

GKRb wjWvi wn‡m‡e Avcbv‡K wU‡gi m`m¨‡`i Ae¯’v ey‡S Zv‡`i‡K ¸iæZ¡ w`‡q Zv‡`i g‡a¨ Aek¨B AvZ¥wek¦vm Ges †hvM¨Zv M‡o Zzj‡Z n‡e|

m¤úK© cÖwZôv Ki‡Z n‡j nv‡Z †h KvR¸‡jv Av‡Q †m e¨vcv‡i cwRwUf Avjvc-A‡jvPbv cÖ‡qvRb| Gi Rb¨ cÖ‡qvR‡b wKQzUv e¨w³MZ ch©v‡qi Av‡jvPbv I Kiv ‡h‡Z cv‡i| AšÍZt 10% mgq e¨w³MZ wel‡q e¨q Kiv DwPr|

Ab¨‡K AvZ¥wek¦vm Ges †hvM¨ K‡i M‡o †ZvjvB GKRb jxWv‡ii jÿ¨ nIqv DwPr wKš‘ cÖ‡RKkb eR©b Kiv DwPr| cÖ‡RKkb n‡”Q GUv a‡i †bqv †h Ab¨iv Avcbvi g‡Zv K‡iB wPšÍv K‡i ev †ev‡S| eis wRÁvmv Kiv DwPr †h, G e¨vcv‡i Avcwb wK g‡b K‡ib| Ab¨iv Pvq Zv‡`i K_v ïbv‡Z Ges eySv‡Z|

Avcbvi Uxg‡K wKQz e¨w³ wn‡m‡e †`Lyb, ïaygvÎ wKQz m¤ú` wn‡m‡e bq|

m¤§vb Ges m™¢ve ‡`Lv‡bvt

- ab¨ev`, RvhvKvjøvû Lvqivb, DËg e‡j‡Qb BZ¨vw` ejv (Kv‡Ri †ÿ‡Î, djvd‡ji †ÿ‡Î, gvBj‡óv‡bi †ÿ‡Î)
- mKj‡K Zv‡`i Ávb cÖKv‡ki my‡hvM †`qv DwPr

<u>÷vBjt</u>

wm×všÍ †bqvt g~jZt wZbwU Dcvq

A‡Uv‡µwUK (Avcwb wm×všÍ wb‡eb Ges G‡ÿ‡Î wU‡gi m`m¨‡`i †Kvb BbcyU Gi cÖ‡qvRb bvB| ïaygvÎ wm×všÍ Rvwb‡q †`qv nq|)

Kjv‡ev‡iwUf (Avcwb wm×všÍ wb‡eb Ges G‡ÿ‡Î wU‡gi m`m¨‡`i BbcyU ‡`qvi AvnŸvb Rvbvb|)

‡W‡gv‡µwUK (Avcwb wU‡gi mevB‡K GKmv‡_ wm×všÍ wb‡Z e‡jb| G‡ÿ‡Î Avcbvi wb‡Ri g‡Zi Dci wm×všÍ wbf©i K‡i bv|)

Z‡e DËg wm×všÍ †bevi ‡ÿ‡Î cÖgvwbZ DËg Dcvq n‡”Q Kjv‡ev‡iwUf Dcvq|

e¨vL¨vt wm×všÍ‡K mwVK Ges mywbw`©ófv‡e eywS‡q †`qv| wm×všÍ‡K fv‡jvfv‡e e¨vL¨v Ki‡j wm×všÍ MÖnb Kiv wU‡gi m`m¨‡`i Rb¨ mnR nq|

÷¨vUvmt

Avcbvi ÷¨vUvm Aaxb¯Í‡`i‡K weiZ _vK‡Z PvIqv ev RoZvi Kvi‡Y Avcbvi mv‡_ †hvMv‡hv‡Mi †ÿ‡Î wbiærmvwnZ Ki‡Z cv‡i|

÷¨vUvm -Gi `yiZ¡‡K A¨vUvK Kivt

‡LvjvLywjfv‡e Avcbvi ÷¨vUvm m¤ú‡K© wU‡gi m`m¨‡`i mv‡_ Av‡jvPbv Kiæb|

Avcbvi cvid‡g©Ý-Gi e¨vcv‡i wU‡gi m`m¨‡`i Kv‡Q Rvb‡Z Pvb (Avwg Rvb‡Z PvB Avcwb wK g‡b K‡ib? wKfv‡e Avwg Avcbv‡`i Rb¨ GKRb fv‡jv g¨v‡bRvi n‡Z cvwi?)

wb‡Ri cÖwZ nvmyb (wb‡Ri fzj Ges †QvU-LvU fzj¸‡jv Zz‡j a‡i wb‡R‡K ¯^vfvweKfv‡e mevi mvg‡b Zz‡j aiæb|)

cwRwUf weZK©‡K DrmvwnZ Kiæb|

wbLv` K…ZÁZv cÖKvk Kiæb

Av¯’v ‰Zix Kiv

mgvb `„wó‡Z †`Lvt

mZZvt cÖ‡dkbvj `„wó‡KvY ‡_‡K mZZv n‡”Q ¯^”Q Ges A_©c~Y© ˆbwZK gvcKvwV _vKvi †hvM¨Zv| mgvb `„wó‡Z †`Lvi gva¨‡g cÖ‡dkbvj cwi‡e‡k mZZv cÖKvk cvq|

mgvb `„wó‡Z †`Lv ej‡Z mgvb my‡hvM †`qv eySvq| mgvb djvdj ev m¤ú` e›Ub eySvq bv| mevi cÖwZ mgvb `„wó ej‡Z mevi Rb¨ cwRwUf Ges RwUjZv gy³ Kv‡Ri cwi‡ek ˆZix Kiv eySvq| hw`I cvid‡g©Ý Ges cÖ‡qvR‡bi wfwË‡Z Zv‡`i‡K wfbœfv‡e ‡`Lv nq|

mZZv Ges mgvb `„wó‡Z †`Lv LyeB ¸iæZ¡c~Y© †Kbbv Zv Avcbvi cÖwZ Av¯’vq cÖfve †d‡j| nvBqvi cvidwg©s wU‡gi Rb¨ Av¯’v GKwU LyeB ¸iæZ¡c~Y© welq|

K_v‡K ¸iæZ¡ †`qvi †ÿ‡Î Av¯’v ¸iæZ¡c~Y©| Av¯’v ‰Zix‡Z A‡bK mgq jv‡M wKš‘ webó n‡Z mgq jv‡M bv| Av¯’v ‰Zix Ges Zv iÿv Kiv Riæix|

Kv‡Ri Øviv Av¯’vi cÖKvkt (hv ej‡eb Zv Ki‡eb|)

mZZvi cÖKvkt

- mZZvi e¨vcv‡i Rvbvb
- ‰bwZKZvi gvb`‡Ûi e¨vcv‡i ¯^”Q _vKzb
- ‡µwWU‡K gy³g‡b †kqvi Kiæb
- P¨v‡jÄ Ges KwVb cwiw¯’wZ‡K †kqvi Kiæb
- wU‡gi †evSv (evi‡Wb)¸‡jv‡K †kqvi Kiæb
- Øx‡bi Rb¨ jvf -Gi wfwË‡Z wm×všÍ wbb

cÿcvwZZ¡ Z¨vM Kiæb (wm×všÍ ïay Avcbvi cQ‡›`i e¨w³i w`‡K hvq GiKg bv n‡q `ÿZvi wfwË‡Z wm×všÍ †bqv DwPr)

‡h‡Kvb KwVb Kv‡R wb‡R GwM‡q hvb

wU‡gi GKRb †L‡jvqvo n‡q hvb

‡¯^”Qv‡mevi cÖ‡kœ Avcwb cÖ_g e¨w³ ‡nvb

wU‡gi mevB hw` Avcbvi Dci Av¯’v iv‡L Zvn‡j Zviv DËgfv‡e Avcbv‡K †g‡b Pj‡e| G‡Z K‡i cvid‡g©Ý fv‡jv n‡e|

jxWvi

jxWvikx‡ci MZvbyMwZK welq¸‡jv n‡”Qt cÖ‡qvRbxq m¤ú` †`qv, jÿ¨ w¯’i Kiv, cvid‡g©Ý wVK Av‡Q wKbv Zv †`Lv| Aek¨ G¸‡jv jxWvikx‡ci ‡gŠwjK welq| B`vwbs Av‡iKwU bZzb welq †hvM n‡q‡Q Zv n‡”Q, cvi¯úwiK m¤úK©|

Aax¯Í‡`i e¨vcv‡i c~‡e©Kvi wPšÍvfvebv n‡”Q hv‡`i‡K ïaygvÎ Av‡`k Kiv n‡e| wKš‘ GLb Awab¯Íiv n‡”Q KwjM, Kjve‡iUi, cvU©bvi (hv‡`i‡K mv‡_ wb‡q ev hv‡`i gva¨‡g DbœwZ AwR©Z nq|)

‡meK jxWvikxct GwU jxWvikx‡ci AwZ RbwcÖq GKwU w`K| hv‡`i †bZ…Z¡ †`qv nq Zv‡`i Kv‡R mvnvh¨ Kiv hv‡Z K‡i Zviv ˆZix nq Ges DbœwZ jvf K‡i| wU‡gi mdjZvi ¯^v‡_© Zv‡`i‡K mdj n‡Z mvnvh¨ Kiv|

GKRb mdj jxWvi n‡Z n‡j wKQz c‡q›Ut

Aaxb¯Í‡`i Dbœq‡b e×cwiKi nIqv

cÖ‡dkbvj Dbœqb

e¨w³MZ Dbœqb

AvZ¥m‡PZbZv ˆZix Kiv (wb‡Ri KvR Ges Kv‡Ri m¤úK©¸‡jvi e¨vcv‡i AvZ¥mgv‡jvPbvi Rb¨ mgq †`qv)

Avcbvi kw³¸‡jv †Kvb †Kvb †ÿ‡Î?

Avcbvi `ye©jZv †Kvb †Kvb †ÿ‡Î?

h_vh_fv‡e †kvbv

mnvbyfzwZ †`Lv‡bvt mnvbyf~wZ n‡jv A‡b¨i AbyfzwZ¸‡jv †evSv Ges g~j¨vqb Kiv| mnvbyf~wZ wb‡Ri e¨w³‡Z¡i Øviv wKQzUv cÖKvk cvq| wKš‘ AvZ¥m‡PZbZvi gva¨‡g hw` GUv wb‡Ri g‡a¨ ˆZix Kiv hvq Z‡e Zv GKwU `ÿZv wn‡m‡e †`Lv nq|

Av¯^¯Í Kivt GKwU mdj Ux‡gi ¸bvejx n‡”Q Ab¨‡K Av¯^¯Í Kiv|

wb‡Ri `ye©jZv¸‡jv wkÿbxq K‡i Zz‡j aiv

ÿgv Kiv

¯^v_©ci bv nIqv

cwRwUf nIqv

fzj ¯^xKvi Kiv

LvwU

GKRb †bZ…Z¡ Ux‡gi mevB‡K †hvM¨ I AvZ¥wek¦vmx K‡i Zzj‡e GUvB ¯^vfvweK|

‡hvM¨ K‡i †Zvjvt Kv‡Ri †h djvdj Avcbvi gva¨‡g AwR©Z nq Zvi Øviv|

AvZ¥wek¦vmx K‡i †Zvjvt K_v Ges AvPiY `¦viv ( †Pv‡L †Pv‡L ZvKv‡bv, K_v eÜ †i‡L BZ¨vw`)

GKRb mdj jxWvi ïay †hvM¨ Ges AvZ¥wek¦vmxB bq| wZwb GKRb LvwU (cÖK…Z, ‡gKx bq Ggb) †jvKI e‡U|

LvwU ej‡Z †evSvqt

‡Lvjv‡gjv (wm×všÍ †bqvi †ÿ‡Î, wZbwU Dcvq)

gvbweK (mdjZvi cvkvcvwk e¨_©Zv¸‡jvI †kqvi Kiv)

bgbxqZv iÿv Kiv (wm×všÍ MÖn‡bi †ÿ‡Î A‡b¨i gZvgZ †bqv)

webqx nIqv

cÖkœ Kiv (hv GLbI Avcwb Rv‡bb bv)

Ab¨‡K AMÖvwaKvi †`qv (wb‡Ri †P‡q Ab¨ Aaxb¯Í‡`i‡K cÖvavb¨ †`qv)

wKQz wKQz ÿgZv †kqvi Kiv (hw` my‡hvM _v‡K)

Kvh©Ki †hvMv‡hvM ¯’vcb Kiv

h_vh_fv‡e †hvMv‡hvM Kiv

wbR †_‡K †hvMv‡hvM Kivt wPwKrmv †_‡K cÖwZ‡iva DËg

G¸‡jv wRÁvmv Kiv (wK e‡jb, KLb e‡jb, wKfv‡e e‡jb)

wbR D‡`¨v‡M †hvMv‡hvM Kiv ej‡Z wK eySvq?

A½f½x I Bw½Z eySvt (hw` †`Lv hvq, eÜ ivLyb, wRÁvmv Kiæb Avcwb wK Avgvi mv‡_ Av‡Qb? Avwg GB gvÎ hv e‡jwQ Zv wK ms‡ÿ‡c ej‡Z cvi‡eb?)

wRÁvmv Kiæbt Kv‡iv wK †Kvb cÖkœ Av‡Q?

Avcwb wK ¸wQ‡q ej‡Z cvi‡eb?

P¨v‡jÄ¸‡jv †evSv‡bv

ÒnU evUbÓ Bm¨y¸‡jv wK?

weZwK©Z

KwVb ev P¨v‡jwÄs

welq m¤ú‡K© Ges G e¨vcv‡i cÖ‡Z¨‡Ki gZvgZ cwi¯‹vi nIqv (ms‡KvP K‡i A¯úó bv ivLv)

Ackb

wb‡R‡K wRÁvmv Kiv †h ‡g‡mRwU KZ ¸iæZ¡c~Y© (†ekx ¸iæZ¡c~Y© n‡j †ekx cwi¯‹vi n‡Z n‡e †m‡ÿ‡Î m‡e©vËg †KvqvwjwUi †hvMv‡hvM e¨e¯’v evQvB Kiæb)

DËg †hvMv‡hvM AckbwU evQvB Ki‡Z n‡e

DËg †KvqvwjwUi AckbwU evQvB Ki‡Z n‡e

cÖwZwU ‡hvMv‡hvM Ack‡bi †ÿ‡Î `yBwU welq †`Lv `iKvit `ªæZZv (KZ `ªæZ †hvMv‡hvM Kiv hv‡”Q), Kvh©KvwiZv (‡g‡mRwU cy‡ivcywi eySv‡Z cvi‡Qb wKbv)

B‡gB‡j †hvMv‡hv‡Mi ev wVKg‡Zv †hvMv‡hvM Ki‡Z bv cvivi `yBwU KviYt G‡Z fzj eySveywSi m„wó nq, GgbwK Bb÷¨v›U †g‡m‡Ri †ÿ‡ÎI

- gZv‰bK¨ Gwo‡q Pjv
- ‡hvMv‡hvM wel‡q mewKQz wj‡L ivLvi cÖeYZv

gy‡LvgywL †hvMv‡hvM (m‡e©vËg Ackb)

wKfv‡e †hvMv‡hvM Ki‡Z n‡et

LyeB ¸iæZ¡c~Y© †g‡mR (gy‡LvgywL, †Uwj‡dvb, wfwWI Kbdv‡iÝ)

gvSvgvwS ¸iæZ¡c~Y© †g‡mR (B‡gBj)

mvaviY/Riæix (‡U·U, Bb÷¨v›U †g‡m‡R)

wdWe¨vK

cvidi‡gÝ wdWe¨vKt mvaviYZ weiZ _vKv nq hv‡Z gZv‰bK¨ Gov‡bv hvq A_ev wdWe¨vK LyeB `ye©j nq|

mnvqK I DËg wdWe¨vKt

mywbw`©ó civgk© w`b (wKfv‡e fv‡jv Kiv hvq)

RwUj civgk©¸‡jv eywS‡q w`‡Z n‡e (ÒAvcwb fv‡jv Ki‡Z cv‡ibÓ Gi cwie‡Z© ÒcieZx© wZb av‡c Avcwb 10% wewµ evov‡Z cv‡ibÓ)

cwRwUf fv‡e wdWe¨vK w`b

‡b‡MwUft Avcwb 30% G †h‡Z e¨_© n‡q‡Qb

cwRwUft cieZx© 6 gv‡m 30% G †h‡Z Avwg Avcbvi R‡b¨ wK ai‡bi mvnvh¨ Ki‡Z cvwi

h_vh_ cwigvb wdWe¨vK w`b

ZZUyKz wdWe¨vK w`b hZUzKz ‡bevi mvg_©¨ i‡q‡Q

LyeB Kg n‡jt mnvqK n‡e bv

Lye †ekx n‡jt AvMÖvmx/Aw¯’i

cvi¯úwiK Av‡jvPbvi gva¨‡g wdWe¨vK w`b

wKfv‡e wdWe¨vK w`‡eb?

e¨w³MZfv‡e wdWe¨vK w`b

`ªæZ wdWe¨vK w`b

ÒAvwg GUv w`w”Q/ejwQÓ Gfv‡e ejyb

h_vh_/DËg RvqMvq wdWe¨vK w`b

DËg wgwUs e¨e¯’vcbv

wgwUs WvKvi KviYt 5wU cÖavb KviY hv‡Z wgwUs WvKv †h‡Z cv‡i

wU‡g †Kvb ¸iæZ¡c~Y© wm×všÍ †bqvi `iKvi n‡j (hw` wUg wm×všÍ †bevi †ÿ‡Î mK‡ji gZvgZ Rvb‡Z Pvq)

eo †Kvb GbvDÝ‡g‡›Ui †ÿ‡Î (‡hgbt bZzb †Kvb wbqg Pvjy Kivi †ÿ‡Î)

‡Kvb cÖ‡R± ïiæi Av‡M wgwUs

bZzb D‡`¨vM¸‡jv e¨vL¨v Kiv

Kvi wK `vwqZ¡ Zv eywS‡q †`qv

jÿ¨ wba©viY Kiv Ges wK ai‡bi cvid‡g©Ý Avkv Kiv n‡”Q

wRÁvmv Kiv (GUv wbwðZ Kiv †h mK‡ji eyS GKB iKg)

wcÖg‡U©g (wK wK mgm¨vi gy‡LvgywL nIqv jvM‡Z cv‡i)

‡Kv_vq †Kv_vq fzj nIqvi my‡hvM _v‡K

Avgiv wK wK P¨v‡j‡Äi gy‡LvgywL n‡Z cvwi

wKfv‡e GB P¨v‡jÄ¸‡jv †gvKv‡ejv Kiv hvq

‡cvóg‡U©g (wK wkLjvg| Kv‡Ri ¯^xK…wZ)

P¨v‡jÄ¸‡jv

mgvavb¸‡jv

m¤ú`¸‡jv

bZzb ‡hvMv‡hvM

Ab¨_vq wgwUs WvKv †_‡K weiZ †_‡K †Kvb e¨w³ ev K‡qKR‡bi Dci wbf©i Kiv †h‡Z cv‡i| wgwUs cÖ‡qvRb Av‡Q wKbv Ge¨vcv‡i m‡›`n _vK‡j wgwUs bv WvKvB DËg|

‡K †K

GKwU wgwUs‡q KZRb m`m¨ _vK‡Z cv‡i?

MvBWjvBbt

Kvh© m¤úv`‡bi Rb¨ hZ Kg msL¨K e¨w³‡K cviv hvq wgwUs‡q WvKv DwPr (m`m¨ evov‡bv mnR wKš‘ Kgv‡bv KwVb)

¯Íi hZ Kgv‡bv hvq

hv‡`i‡K Avgš¿b Rvbv‡ebt (m‡›`n _vK‡j Avgš¿‡bi `iKvi bvB)

G·cvU©

fz³fzMx (hviv wm×v‡šÍi g‡a¨ co‡e)

¯úÝi

Avgš¿b Rvbv‡bv hv‡e bv

A‡bK †ekx G·cvU©

mv‡eK mn‡hvMx

cwjwUK¨vj †Kvb m`m¨

wbqgbxwZ

1 mgqg‡Zv †cŠQv‡bv Ges cÖ¯‘Z _vKv (†KD †jU n‡j †gRv‡Ri Dci cÖfve co‡Z cv‡i)

2 wgwUs‡qi jÿ¨ Ges AvjP¨m~Px cwi¯‹vi K‡i eywS‡q †`qv (G‡RÛv)

m~Px †_‡K m‡i hvIqvt Av‡jvP¨m~Px †_‡K mvgvb¨ m‡i †M‡j Zv cÖavb Av‡jvPbv I wgwUs‡qi ^`N©¨‡K cÖfvweZ K‡i

3 wµwUK¨vj †nvb wKš‘ cwRwUf _vKzb

4 Ab¨‡K evav ‡`qv hv‡e bv

5 †Kvb AcÖ‡qvRbxq wWfvBm ivLv hv‡e bv

‡h wgwUs‡q †Kvb wm×všÍ †bqv n‡et †fvU †bqv hv‡e bv (‡fv‡U weRqx I wewRZ _v‡K)| Gi cwie‡Z© gZvgZ wbb (KZ % GKgZ| 70% n‡j c‡ÿ a‡i wbb)

‡KD †jU n‡j kvw¯Íi e¨e¯’v Kiv|

cÖ¯‘wZ

wZbwU ¸iæZ¡c~Y© DcKiYt

G‡RÛv (G‡RÛv ˆZix Kiv, wmwWDj wVK Kiv, G‡RÛv Uwc‡Ki Rb¨ †WWjvBb †mU Kiv, Bm¨yi evB‡i bv hvIqv, Bm¨yi avivevwnKZv eRvq ivLv|

cvwK©s jU (Kv‡Ri mv‡_ m¤úwK©Z ¸iæZ¡c~Y© wel‡qi wjó)

‡nvgIqvK© (G‡RÛvi mv‡_ m¤úwK©Z ¸iæZ¡c~Y© welq AskMÖnbKvix‡`i‡K †`qv hv‡Z K‡i Zviv cÖ¯‘Z _vK‡Z cv‡i, †KD †nvgIqvK© bv Ki‡j kvw¯Íi e¨e¯’v Kiv)

¸iæZ¡c~Y© `vwqZ¡ †`qv

d¨vwmwj‡UUi (cÖ‡mm wVK Av‡Q wKbv †`Lv, AvPiY gwbUi Kiv, G‡RÛvi g‡a¨ ivLv)

¯‹vªvBe (†bvU †bqv)

‡Wwfjm& G¨vW‡fv‡KU (cÖkœKvix)

wgwUs †k‡l

wK wK n‡jv

Am¤ú~Y© KvR wK wK

`vwqZ¡cÖvß Kviv

cieZx© wgwUs

A_wiwU e¨envi Kiv

mdjfv‡e A_wiwU e¨envi Kiv

A_wiwUt cÖfve LvUv‡bv Ges wm×všÍ MÖnb Kivi ‰ea AwaKvi|

A_wiwU e¨env‡ii wUcm&t Avcbvi A_wiwU Av‡Q Gi A_© GB bq †h Avcwb †hfv‡e Pvb mevB Avcbv‡K †mfv‡e AbymiY Ki‡e|

‡QvU †_‡K ïiæ Kiv

cÖwZØw›`/we‡ivax/mgv‡jvPbvKvix/cÖfvekvjx cÿ‡K wb‡Ri c‡ÿ wb‡q Avmvt

Aaxb¯Í‡`i my‡hvM-myweavi e¨vcv‡i wKQz cwieZ©b Avbvt hv‡Z K‡i Avcbvi Ab¨vb¨ wm×v‡šÍi e¨vcv‡i Zviv Avcbv‡K mg_©b Rvbvq|

mvg‡b GwM‡q hvIqv

wcQ‡b †`Lvt Uxg‡K mvg‡b GwM‡q †bqvi ‡ÿ‡Î Avcbvi mÿgZv Avcbvi Ux‡gi BwZnvm wd‡i †`Lvi mÿgZvi

mv‡_ A‡bKvs‡k wbf©kxj| KviY A‡bK mgq wb‡q ax‡i ax‡i Uxg eZ©gvb Ae¯’vq G‡m‡Q|

Uxg m¤úwK©Z †Kvb wm×v‡šÍi Av‡M Ux‡gi BwZnvm Rvbv DwPr| BwZnv‡mi g‡a¨ i‡q‡Qt

Uxg KvjPvit GKwU MÖæ‡ci g‡a¨ cvi¯úwiK AvPvi-e¨envi, ‡hgb, Ux‡gi Kvh©µg|

cÖavb cÖfvekvjx e¨w³eM©t

‡bZ…Z¡ Ges Zv‡`i ÷vBjt Zv‡`i mKj AvPvi-e¨envi Ges ÷vBj Avcwb MÖnb Kivi `iKvi bvB Z‡e Zv‡`i wKQz wKQz MÖnb bv KivUv fzj n‡e|

cÖavb NUbvmg~nt Ux‡gi mv‡_ Av‡jvPbv K‡i G¸‡jv Rvbv m¤¢e|

e¨w³MZ

mdjZv

e¨_©Zv

mvsMVwbK cwieZ©b

hZ DËgfv‡e Avcwb AZxZ BwZnvm Rvb‡Z cvi‡eb ZZ ZvovZvwo Avcwb Av‡M evo‡Z cvi‡eb&

mnKvix

cÖ‡Z¨K jxWv‡iiB wbf©i‡hvM¨ mnKvixi cÖ‡qvRb i‡q‡Q| hvi mv‡_ wewfbœ welq Av‡jvPbv Kiv hv‡e ev

Abycw¯’wZ‡Z Zv‡K KviI Kv‡Q cvVv‡bv hv‡e| GUv A‡bKUv wb‡R‡`i g‡a¨ †evSvcovi wfwË‡Z wba©vwiZ n‡Z cv‡i| GUv †Kvb dg©vj cwRkb bq|

GKRb mnKvixi A‡bK f~wgKv _vK‡Z cv‡i| Zvi g‡a¨ cÖavbZ n‡”Qt

Avcbvi AeZ©gv‡b Avcbvi n‡q `vwo‡q hvIqv (‡bvU wb‡q Avcbv‡K Rvbv‡e)

Avcbvi wm×všÍ Ab¨‡`i Rb¨ MÖnb‡hvM¨ K‡i †Zvjvi †ÿ‡Î cÖfveK wn‡m‡e KvR Kiv

Ux‡gi wdWe¨vK cvIqvi ‡ÿ‡Î weªR wn‡m‡e KvR Kiv

wecixZ gZvgZ Zz‡j aiv

cieZ©x‡Z nvj aiv

GKRb mnKvix hv hv bqt

mnKvix Avcbvi †K¬vb bq (K_v Ges KvR cy‡ivcywi wg‡j hvq GiKg bq)

PvUzKvi bq (Avcwb hv ej‡eb Zv‡ZB n¨v GiKg bq| wZwb GKRb mr mnKvix, memgq ïay Avcbvi ¯^v_© †`L‡e GiKg bq)

Pvc w`‡e Ggb †KD bq (wZwb Ab¨‡`i †Pv‡L m¤§vwbZ Ges MÖnb‡hvM¨ e¨w³)

Avcbvi Ux‡gi †hvM¨ Ges AvZ¥wek¦vmx †h †KD mnKvix wn‡m‡e †ivj †cø Ki‡Z cv‡i|

mnKvix‡K ˆZix Kivi wKQz wUcmt

bZzb bZzb aviYvi †ÿ‡Î Zv‡`i gZvgZ Rvb‡Z PvIqv

wKQz evowZ `vwqZ¡ w`‡q †`Lv (†jvW wb‡Z cv‡i wKbv)

wb‡Ri wKQz KvR Ki‡Z †`qv

Dcmsnvi

Pvc/aKj KvwU‡q DV‡Zt

Avcbvi †bUIqv‡K©i mnvqZv wbb (KwjM/Ávbx †KD)

mewKQz ¸wQ‡q ivLyb

Lvevi-`vevi Ges e¨vqvg